



Order Filed on January 22, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
47676  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
856-866-0100  
Attorney for Credit Acceptance Corporation

In Re:  
EGLY N. VALENZUELA

Case No.: 18-21302

Adv. No.:

Hearing Date: 12-20-18

Judge: VFP

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: January 22, 2019**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

**Egly N. Valenzuela**

**18-21302(VFP)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of David Beslow, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2015 Nissan Altima bearing vehicle identification number 1N4AL3AP0FC218848 (hereinafter the "vehicle").
2. **Curing arrears:** To cure arrears, the debtor shall make an immediate payment to Credit Acceptance of \$2,920.30. If the debtor fails to make that payment by 1-15-19, Credit Acceptance shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 3<sup>rd</sup> day of each month, commencing with the 1-3-19 payment. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor and his attorney.
5. The debtor shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Egly N Valenzuela  
 Debtor

Case No. 18-21302-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2019.

db +Egly N Valenzuela, 360 River Road, Apt. B, Nutley, NJ 07110-3613

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2019 at the address(es) listed below:

David G. Beslow on behalf of Debtor Egly N Valenzuela [yrodriguez@goldmanlaw.org](mailto:yrodriguez@goldmanlaw.org),  
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 John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation  
[ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com), [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)  
 Joseph H. Lemkin on behalf of Creditor GREEN KNOLL CONDOMINIUM ASSOCIATION, INC.  
[jlemkin@stark-stark.com](mailto:jlemkin@stark-stark.com)  
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 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC [rsolarz@kmllawgroup.com](mailto:rsolarz@kmllawgroup.com)  
 Ronald S. Gellert on behalf of Creditor Citizens Bank, N.A. [rgellert@gsbblaw.com](mailto:rgellert@gsbblaw.com),  
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 Sindi Mncina on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY [smncina@rascrane.com](mailto:smncina@rascrane.com)  
 Tana Bucca on behalf of Creditor GREEN KNOLL CONDOMINIUM ASSOCIATION, INC.  
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 U.S. Trustee [USTPRRegion03.NE.ECF@usdoj.gov](mailto:USTPRRegion03.NE.ECF@usdoj.gov)

TOTAL: 11